

*Confidential* *Claim 17*  
dividing, after the step of covering is completed, the substrate array to provide  
encased individual substrates each completing the mini-card having the semiconductor  
memory device embedded therein.

*Claim B17*  
4. (Amended) A mini-card with a semiconductor memory device is characterized  
in that the mini-card is manufactured by a method comprising the steps:

providing an array of substrates including a plurality of individual substrates  
connected together;  
mounting a semiconductor memory device on each of the individual substrates;  
covering the individual substrates with respective cases; and  
dividing, after the step of covering is completed, the substrate array to provide  
encased individual substrates each completing the mini-card having the semiconductor  
memory device embedded therein.

*Claim B*  
5. (Amended) A mini-card with a semiconductor memory device comprising:  
a substrate;  
a semiconductor memory device mounted on the substrate; and  
a case covering the substrate;  
wherein a part of the substrate is exposed to an external side of the case.

#### REMARKS

Claims 1-5 are active and pending in the present application, all of which stand  
rejected. Claims 1-5 stand rejected under 35 USC §103 over various combinations of